UNITED STATES DISTRICT COURT FOR THE DISTRICT OF HAWAII

RONALD VIERNES, and all others similarly situated)
Plaintiff,	Case No.: 1:19-CV-316 JMS-KJM
v.	<u> </u>
DNF ASSOCIATES, LLC)
Defendant.)

DECLARATION OF DAVID J. MACZKA

- I am the Chief Compliance Officer for Defendant DNF Associates,
 LLC ("DNF"). I have personal knowledge of the business practices and procedures of DNF.
- I submit this Declaration in support of DNF's Opposition to Plaintiff
 Ronald Viernes' ("Plaintiff") Motion for Class Certification.
- 3. DNF is a passive debt buyer, which means it does not engage in any collection activities, take any active role or otherwise participate in collecting debts that it owns or acquires, such as Plaintiff's account at issue.
 - DNF purchases delinquent accounts from creditors who originate debt.
- As a debt purchaser, DNF is not a party to the original transaction between a debtor and original creditor. DNF acquires the debt through later purchase from the original creditor.

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6. DNF does not contact or communicate with debtors concerning debts

acquired by and owed to DNF.

7. After purchasing accounts from original creditors, DNF outsources the

collection of outstanding debts associated with each account to third party debt

collectors and/or duly licensed attorneys.

8. DNF does not possess any knowledge of the purpose for which a debtor

entered into a transaction with an original creditor associated with any account it

purchases.

9. I declare under the penalty of perjury that the foregoing is true and

accurate.

Dated: July 27, 2020

David J. Maczka